3 Cumloden Road,
Minnigaff,
Newton Stewart,
DG8 6AA

Home Report

Selling Agent

A B & A Matthews

DM HALL

3 Cumloden Road,
Minnigaff,
Newton Stewart,
DG8 6AA

Single Survey

DM HALL

Survey Report on:

Property Address	3 Cumloden Road, Minnigaff, Newton Stewart, DG8 6AA

Reference	1547949

Customer Name	Evelyn McKenzie

Date of Inspection	28th April 2026

Surveyor's name, qualifications and office	Michael P Churm, BSc (Hons) MRICS DM Hall LLP 11 Buccleuch Street Dumfries DG1 2AT

Prepared By	DM Hall LLP

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property.[1]

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. ☒

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

[1] Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party, they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report, it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and

- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional adviser or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.[2]

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily.

[2] Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the “Market Value” is the estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm’s length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report” is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;

- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the

property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

2.3.1 **Category 3:** Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 **Category 2:** Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 **Category 1:** No immediate action or repair is needed.

WARNING: If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, they may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the reinstatement cost, as defined below.

"Market value" The estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm's length transaction,

after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Reinstatement cost" *is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form* unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

Description	Two storey detached chalet style house.
Accommodation	GROUND FLOOR: Entrance vestibule, hall, lounge with dining area, kitchen, dining room/bedroom 5, shower room with toilet. FIRST FLOOR: Landing, 4 bedrooms, bathroom with toilet, utility room.
Gross Internal Floor Area (m2)	151 SQM approximately.
Neighbourhood and Location	The property is situated in an established residential location convenient for access to some local amenities with main facilities available in Newton Stewart. The property is in an area of mixed housing types.
Age	Built around 1975.
Weather	Inspected during dry weather conditions.
Chimney Stacks	None.
Roofing including Roof Space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.**

	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. **If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.** The main roof is pitched and clad in concrete tiles with a dry verge system in place. Access to the roof void was gained from a hatch formed in the front bedroom. This revealed the construction to be a timber frame with sarking in place and fibre glass insulation laid. Access to the eaves was not possible.
Rainwater Fittings	**Visually inspected with the aid of binoculars where appropriate.** Roof gutters and downpipes are of PVC construction discharging to gullies.
Main Walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are of timber frame construction, externally rendered with areas of reconstituted stone. Upper levels of external walls are timber framed and clad in PVC. The front elevation is formed in stone.
Windows, External Doors and Joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** External windows are mainly of uPVC construction with sealed unit double glazing. There are aluminium double glazed windows to part. There are roof windows. There are side doors and a rear door of uPVC. There are sliding patio doors of aluminium construction to the front. External fascia boards and soffit boards are timber.

External Decorations	**Visually inspected.** External timbers have previously been painted.
Conservatories and Porches	None.
Communal Areas	None.
Garages and Permanent Outbuildings	**Visually inspected.** There is an attached single car garage of rendered brick construction under a flat, bitumen felt roof. There is an up-and-over door.
Outside Areas and Boundaries	**Visually inspected.** The property occupies a relatively rectangular shaped plot which slopes steeply from the rear down to the front. There is an asphalt surfaced driveway and there is some paving and areas of grass to the rear. External boundaries are formed partly in brick walls with rendering and partly in timber fencing.
Ceilings	**Visually inspected from floor level.** The ceilings are of plasterboard construction with decorative finishes applied. Ceilings at first floor level are sloping below the roof profile.
Internal Walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls are mainly of timber studded construction where noted with decorative finishes applied.
Floors including Sub-floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** **Physical access to the sub-floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.**

	The ground floors and first floors are of suspended timber construction with fitted floor coverings in place. Fitted floor coverings limited the inspection.
Internal Joinery and Kitchen Fittings	**Built-in cupboards were looked into, but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** In the kitchen there is a range of base and wall units with worktops. In the first floor utility room there is a range of base units with worktops. There are timber skirting boards and architraves. Internal doors are partly flush panelled and partly timber with glazing. There is a timber staircase.
Chimney Breasts and Fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** In the lounge there is a gas fire in a fireplace.
Internal Decorations	**Visually inspected.** A combination of paper, paint and some wall panelling. There is some tiling in the first floor bathroom.
Cellars	None.
Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** There is a mains electrical connection which is metered under the stairs. Distribution, where noted, is in PVC and there are rewireable fuses in place.
Gas	There is no mains gas.
Water, Plumbing and Bathroom Fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** There is a mains water connection with distribution, where noted, in copper and plastic. Sanitary fittings comprise in

	the kitchen a sink unit and in the ground floor shower room a flush toilet, wash hand basin and shower with mixer fitting. In the first floor bathroom, there is a flush toilet, wash hand basin and panelled bath.
Heating and Hot Water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** There is an oil fired central heating system from a Worcester Heatslave combination boiler located externally to the rear of the property. Distribution is to water filled radiators with thermostatic radiator valves. Hot water is provided from the central heating system.
Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** There appears to be a mains drainage connection.
Fire, Smoke and Burglar Alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** There are smoke detectors and heat detectors installed. Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance. There are smoke and heat detectors installed. For the purposes of the report it has been assumed the system is fully compliant, if not then the appropriate compliant system will be required to be installed prior to sale. This should be confirmed by your legal advisor.
Any Additional Limits to Inspection	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese

Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

The property was unoccupied, partly furnished and all floors were covered. Floor coverings restricted my inspection of flooring.

In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.

Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.

My physical inspection of the roof void area was restricted due to insulation material and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch. No eaves access was gained.

I was not able to inspect the sub floor area.

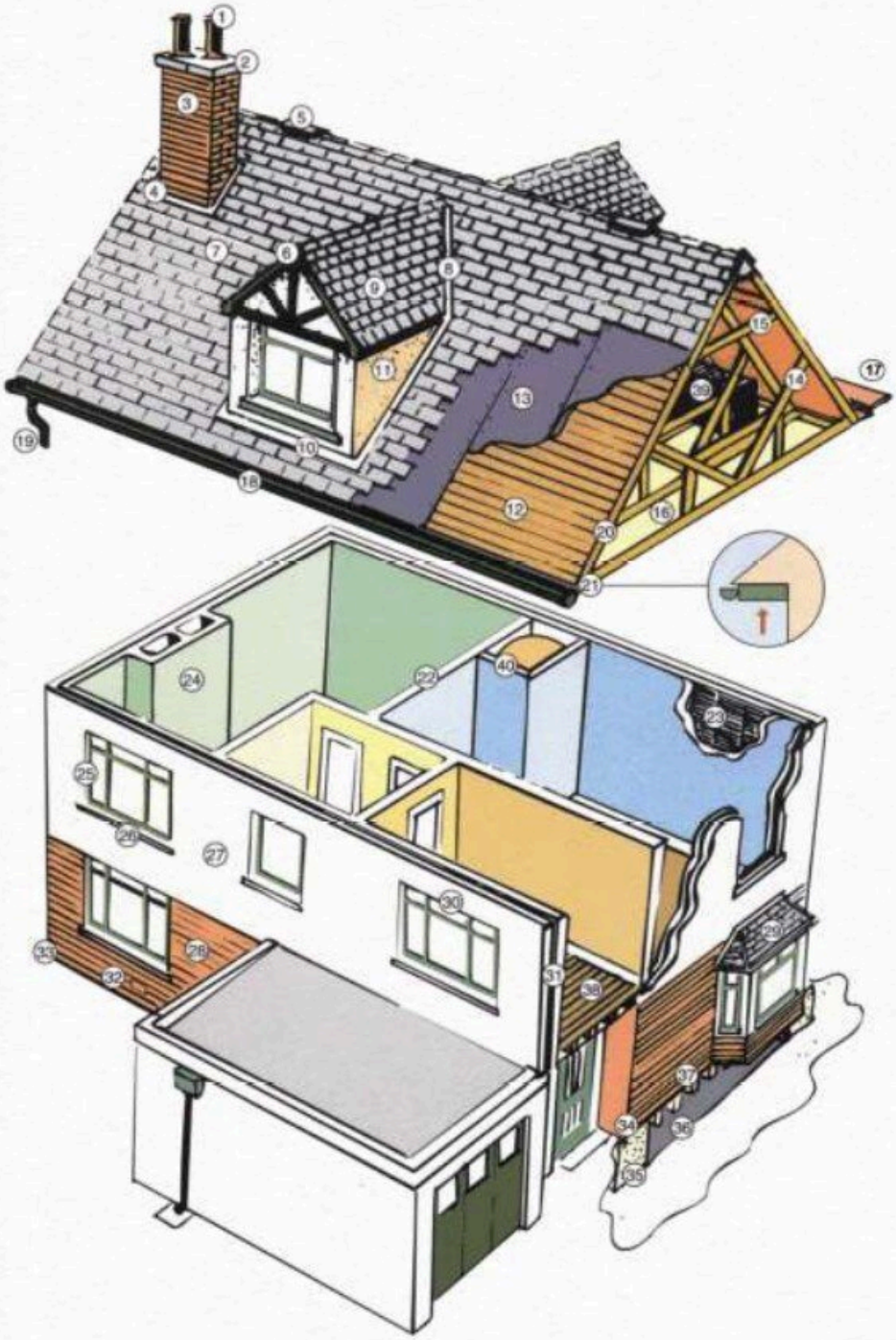
Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but

	it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Structural Movement	
Repair Category	2
Notes	There is structural movement affecting the front elevation with cracking and distortion. A suitably qualified structural engineer will be able to inspect and provide further information as to the cause and any necessary remedial repair work required.

Dampness, Rot and Infestation	
Repair Category	1
Notes	No obvious evidence of significant dampness, rot or wood boring insect infestation. There is evidence of condensation in various locations. This may be alleviated by a proper balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor.

Chimney Stacks	
Repair Category	**N/A**
Notes	None.

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Roofing including Roof Space	
Repair Category	2
Notes	There is some minor moss growth to the roof surface. Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/ replacement costs. There is evidence of condensation in the roof space. This may be alleviated through improved loft ventilation. A firm of damp specialists/roofing contractors will be able to provide further advice.

Rainwater Fittings	
Repair Category	1
Notes	No significant defects evident.

Main Walls	
Repair Category	2
Notes	See "Structural movement" above. There is structural movement affecting the front elevation with cracking and distortion. A suitably qualified structural engineer will be able to inspect and provide further information as to the cause and any necessary remedial repair work required. Pointing to low levels of external walls is weathered.

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Windows, External Doors and Joinery	
Repair Category	2
Notes	Doors and random windows are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional. Some of the window units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather/daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions. The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass. High level joinery is showing signs of decay. A joiner can advise on repairs.

External Decorations	
Repair Category	1
Notes	No significant defects evident.

Conservatories and Porches	
Repair Category	**N/A**
Notes	Not Applicable

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Communal Areas	
Repair Category	**N/A**
Notes	Not Applicable

Garages and Permanent Outbuildings	
Repair Category	1
Notes	No significant defects evident. There is a flat roof to the garage which will have a limited life although this appears to be relatively modern material.

Outside Areas and Boundaries	
Repair Category	2
Notes	Garden fences have deteriorated and require general repair. Render to garden walls is cracked in places and working loose and requires repair. The rear garden area is partly steeply sloping and maintenance may be difficult.

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Ceilings	
Repair Category	1
Notes	No significant defects evident. There is hairline plaster cracking to ceilings. The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.

Internal Walls	
Repair Category	1
Notes	No significant defects evident.

Floors including Sub-floors	
Repair Category	1
Notes	It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. No significant defects evident.

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Internal Joinery and Kitchen Fittings	
Repair Category	2
Notes	No significant defects evident. Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards. A previous plumbing leak under the kitchen sink has caused some staining to the kitchen units.

Chimney Breasts and Fireplaces	
Repair Category	1
Notes	All gas fires should be tested for safety prior to use by a Gas Safe registered contractor.

Internal Decorations	
Repair Category	1
Notes	Decorative finishes show signs of age related wear and tear.

Cellars	
Repair Category	**N/A**
Notes	Not Applicable

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Electricity	
Repair Category	2
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations. The electrical installation appears to be of mixed age with other fittings and older style fuses. Further advice will be available from a NICEIC/SELECT registered electrician.

Gas	
Repair Category	1
Notes	The property appears to have previously had an LPG supply of gas which has subsequently been terminated. Provision of fuel for the gas fire in the lounge is not known.

Water, Plumbing and Bathroom Fittings	
Repair Category	1
Notes	No significant defects evident. The sanitary fittings are showing typical signs of age related wear and tear. As such there is an increased risk of water spillage/leakage to concealed areas and it is important that the fittings are maintained in a watertight manner.

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	**Repairs or replacement requiring future attention, but estimates are still advised.**	**No immediate action or repair is needed.**

Heating and Hot Water	
Repair Category	1
Notes	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations. It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements. Boilers and central heating systems should be tested and serviced by an Oftec oil registered engineer on an annual basis to ensure their safe and efficient operation. The oil tank is located to the side of the house.

Drainage	
Repair Category	1
Notes	No significant defects evident.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

Structural Movement	2
Dampness, Rot and Infestation	1
Chimney Stacks	N/A
Roofing including Roof Space	2
Rainwater Fittings	1
Main Walls	2
Windows, External Doors and Joinery	2
External Decorations	1
Conservatories and Porches	N/A
Communal Areas	N/A
Garages and Permanent Outbuildings	1
Outside Areas and Boundaries	2
Ceilings	1
Internal Walls	1
Floors including Sub-floors	1
Internal Joinery and Kitchen Fittings	2
Chimney Breasts and Fireplaces	1
Internal Decorations	1
Cellars	N/A
Electricity	2
Gas	1
Water, Plumbing and Bathroom Fittings	1
Heating and Hot Water	1
Drainage	1

Category 3
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
Category 2
Repairs or replacement requiring future attention, but estimates are still advised.
Category 1
No immediate action or repair is needed.

Remember
The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning
If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair.

The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin operated machines.

1. Which floor(s) is the living accommodation on?	Ground and first.
2. Are there three steps or fewer to a main entrance door of the property?	Yes [X] No [ ]
3. Is there a lift to the main entrance door of the property?	Yes [ ] No [X]
4. Are all door openings greater than 750mm?	Yes [ ] No [X]
5. Is there a toilet on the same level as the living room and kitchen?	Yes [X] No [ ]
6. Is there a toilet on the same level as a bedroom?	Yes [X] No [ ]
7. Are all rooms on the same level with no internal steps or stairs?	Yes [ ] No [X]
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes [X] No [ ]

4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

Matters for a Solicitor or Licensed Conveyancer
Usual enquiries should be made of the local authority. A Property Enquiry Certificate should be obtained. The property is assumed to be held in 'Absolute Ownership' and free from any onerous restrictions or obligations. Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.
Estimated Reinstatement Cost (£) for Insurance Purposes
Three Hundred and Ninety-Five Thousand Pounds: £395,000 It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS). To include the costs of demolition, site clearance, rebuilding, fees and VAT where applicable.
Valuation (£) and Market Comments
Two Hundred and Fifty Thousand Pounds: £250,000 The Market Value of the property is considered to be fairly reflected in this sum. This reflects current market conditions. Against a backdrop of uncertain economic circumstances and changing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

Report author:	Michael P Churm BSc (Hon's) MRICS
Company name:	DM Hall LLP
Address:	DM Hall LLP Chartered Surveyors 11 Buccleuch Street Dumfries DG1 2AT Tel: 01387 254318 email: dumfriesresidential@dmhall.co.uk

Signed:	Michael P Churm
Date of report:	28th April 2026

3 Cumloden Road, Minnigaff,
Newton Stewart, DG8 6AA

Mortgage Valuation Report

DM HALL

Property Address: 3 Cumloden Road, Minnigaff, Newton Stewart, DG8 6AA

Date of Inspection: 28th April 2026

Reference: 1547949

Location & Description

1. Location:

The property is situated in an established residential location convenient for access to some local amenities with main facilities available in Newton Stewart. The property is in an area of mixed housing types.

2. Description:

Two storey detached chalet style house.

3. Age:

Built around 1975.

4. Main Construction:

Walls: Timber frame with rendered brick and stone elevations.

Roof: Pitched tile.

5. Accommodation:

GROUND FLOOR: Entrance vestibule, hall, lounge with dining area, kitchen, dining room/bedroom 5, shower room with toilet.

FIRST FLOOR: Landing, 4 bedrooms, bathroom with toilet, utility room.

6. Floor Area - excluding garages and outbuildings:

Gross internal floor area: 151

Gross external floor area: 178

7. Garage and Outbuildings:

Singel garage.

Services / Roads

8 Main Service:

Water:	Yes:	✔	No:	
Electricity:	Yes:	✔	No:	
Gas:	Yes:		No:	✔
Drainage:	Yes:	✔	No:	

For comments on non-mains services, see section 15.

8a. Heating:

Oil fired boiler.

9. Roads - assumed adopted (If no see section 15. General Remarks)

Yes: ✔ No:

General Condition

10. Essential Repairs - comments confined to defects which would materially affect the property and/or value/suitably for mortgage purposes.

None.

Retention: Yes: No: ✔

Retention amount:

11. Subsidence, Settlement and Landslip:

There is structural movement affecting the front elevation with cracking and distortion. A suitably qualified structural engineer will be able to inspect and provide further information as to the cause and any necessary remedial repair work required.

12. General Condition:

The property appeared to be in a condition generally consistent with its age and type.

Some items of repair and maintenance are required.

Legal & Other Matters

13. Alterations: Has the property been extended/converted/altered? (If yes, see section 15)

Yes: No: ✔

14. Tenure - assumed ownership with marketable title (If no, see section 15)

Yes: ✔ No:

15. General Remarks:

Usual enquiries should be made of the local authority. A Property Enquiry Certificate should be obtained.

The property is assumed to be held in 'Absolute Ownership' and free from any onerous restrictions or obligations.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

16. Comments on Mortgageability:

The property is considered suitable for mortgage purposes subject to the policy of the individual lender.

Valuation & Insurance

17.1 Valuation in present condition (words and figures):

Two Hundred and Fifty Thousand Pounds: £250,000

17.2 Valuation upon completion of any works required under section 9 (words and figures):

17.3 Insurance reinstatement: Approximate current reinstatement cost including site clearance and professional fees, excluding VAT except on fees. (words and figures):

Three Hundred and Ninety-Five Thousand Pounds: £395,000

18. Declaration:

Signed: Michael P Churm

Valuer's name and Qualifications: Michael P Churm BSc (Hon's) MRICS 0080549

Date: 28th April 2026

Office Address: DM Hall LLP Chartered Surveyors
11 Buccleuch Street
Dumfries
DG1 2AT

Tel: 01387 254318

email: dumfriesresidential@dmhall.co.uk

DM Hall LLP, a Limited Liability Partnership registered in Scotland with Registration number SO301144

A full list of members can be obtained from the head office, 17 Corstorphine Road, Edinburgh EH12 6DD. 0131 477 6000

DM Hall has a network of offices across Scotland and offices in Carlisle, Kendal and Cornwall

Regulated by RICS

RICS®
Registered valuer

3, Cumloden Road,
Minnigaff, NEWTON
STEWART, DG8 6AA

Property Questionnaire

Property Questionnaire

Property Address:

3, Cumloden Road, Minnigaff, NEWTON STEWART, DG8 6AA

Seller(s):

Evelyn McKenzie

Completion Date of Property Questionnaire: 30/04/2026

Note for sellers.

- **Please complete this form carefully. It is important that your answers are correct.**
- **The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.**
- **If anything changes after you fill in this questionnaire but before the Date of Entry for the sale of your house, tell your solicitor or estate agent immediately.**

Property Questionnaire

1. Length of ownership

How long have you owned the property? 26 years

2. Council Tax

Which Council Tax band is your property in? E

3. Parking

What are the arrangements for parking at your property? (Please indicate all that apply)

Garage	Yes	**Allocated parking space**	No	**Driveway**	Yes
Shared parking	No	**On street**	Yes	**Resident permit**	No
Metered parking	No	**Other:**			

4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)? No

5. Listed Building

Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)? No

6. Alterations/additions/extensions

A. (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet or bedroom)?

No

If you have answered yes, please describe the changes which you have made:

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

If you have answered yes, the relevant documents will be needed by the purchaser, and you should give them to your solicitor as soon as possible for checking.

If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.

B. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

No

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced?

(ii) Did this work involve any changes to the window or door openings?

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Please give any guarantees which you received for this work to your solicitor or estate agent.

7. Central Heating

A. Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).	Yes
If you, have answered yes/partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air)	Oil

If you have answered yes, please answer the 3 questions below:

B. When was your central heating system or partial central heating system installed?	10 years approximately
C. Do you have a maintenance contract for the central heating system?	No
If you have answered yes, please give details of the company with which you have a maintenance agreement:	
D. When was your maintenance agreement last renewed? (Please provide the month and year).	

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

No

9. Issues that may have affected your property

a. **Has there been any storm, flood, fire or other structural damage to your property while you have owned it?**

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. **Are you aware of the existence of asbestos in your property?**

No

If you have answered yes, please give details:

10. Services

a. **Please tick which services are connected to your property and give details of the supplier:**

Services	Connected	Supplier
Gas/liquid petroleum gas	No	
Water mains/private water supply	Yes	Scottish Water
Electricity	Yes	Scottish Power
Mains Drainage	Yes	Scottish Water
Telephone	Yes	Talk talk
Cable TV/Satellite	No	
Broadband	Yes	Talk talk

b. Is there a septic tank system at your property?

No

If you have answered yes, please answer the two questions below:

c. Do you have appropriate consents for the discharge from your septic tank?

d. Do you have a maintenance contract for your septic tank?

If you have answered yes, please give details of the company with which you have a maintenance contract:

11. Responsibilities for a Shared or Common Areas

a. Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

No

If you have answered yes, please give details:

b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

If you have answered yes, please give details:

c. Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

No

d. Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?

No

If you have answered yes, please give details:

e. As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?

No

If you have answered yes, please give details:

f. As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

No

If you have answered yes, please give details:

12. Charges associated with your property

a. Is there a factor or property manager for your property?

No

If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:

b. Is there a common buildings insurance policy?

No

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

c. Please give details of any other charges you must pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.

13. Specialist Works

a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

No

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

No

If you have answered yes, please give details.

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

Guarantees are held by:

14. Guarantees

A.	**Are there any guarantees or warranties for any of the following:**	
(i)	**Electrical work**	No
(ii)	**Roofing**	No
(iii)	**Central heating**	No
(iv)	**NHBC**	No
(v)	**Damp course**	No

(vi)	**Any other work or installations?** (for example, cavity wall insulation, underpinning, indemnity policy)	No

If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

B. Are there any outstanding claims under any of the guarantees listed above? No

If you have answered yes, please give details:

15. Boundaries

So far as you are aware, has any boundary of your property been moved in the last 10 years? No

If you have answered yes, please give details:

16. Notices that affect your property

In the past 3 years have you ever received a notice:

a. Advising that the owner of a neighbouring property has made a planning application? No

b. That affects your property in some other way. No

c. That requires you to do any maintenance, repairs, or improvements to your property. No

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.

Energy Performance Certificate

DM HALL

Energy Performance Certificate (EPC)

Dwellings

Scotland

3 CUMLODEN ROAD, MINNIGAFF, NEWTON STEWART, DG8 6AA

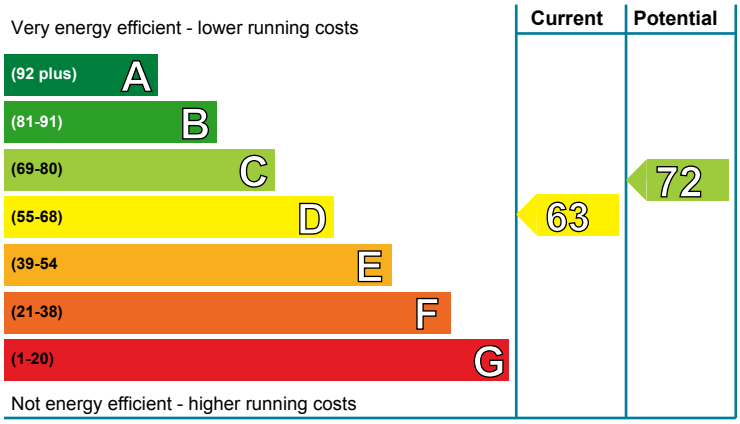
Dwelling type:	Detached house	**Reference number:**	2182-1002-6204-8536-8204
Date of assessment:	28 April 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	01 May 2026	**Approved Organisation:**	Elmhurst
Total floor area:	154 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	184 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£5,295**	See your recommendations report for more information
Over 3 years you could save*	**£780**	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

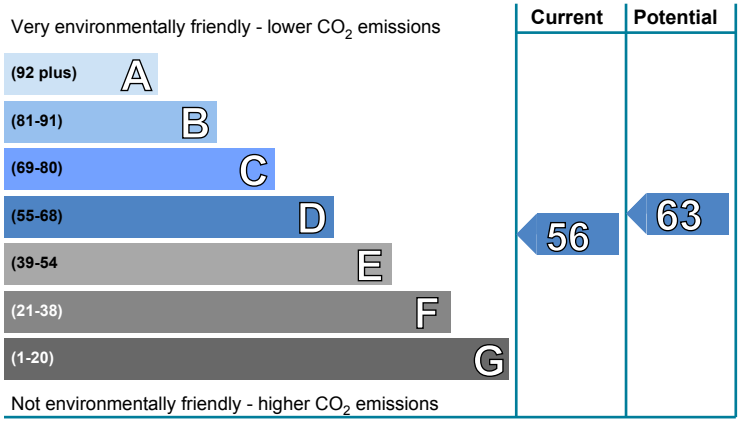


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (63)**. The average rating for EPCs in Scotland is **band D (61).**

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (56)**

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal wall insulation	£7,500 - £11,000	£204.00
2 Floor insulation (suspended floor)	£5,000 - £10,000	£447.00
3 Low energy lighting	£300 - £350	£126.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
	Granite or whin, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Roof room(s), limited insulation (assumed)	★★★☆☆	★★★☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Below average lighting efficiency	★★☆☆☆	★★☆☆☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 45 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 7.0 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,891 over 3 years	£3,249 over 3 years	You could save £780 over 3 years
Hot water	£1,029 over 3 years	£1,029 over 3 years	
Lighting	£375 over 3 years	£237 over 3 years	
Totals	**£5,295**	**£4,515**	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures		Indicative cost	Typical saving per year	Rating after improvement	
				Energy	Environment
1	Internal wall insulation	£7,500 - £11,000	£68	D 65	D 58
2	Floor insulation (suspended floor)	£5,000 - £10,000	£149	D 68	D 62
3	Low energy lighting for all fixed outlets	£300 - £350	£42	D 68	D 62
4	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£235	C 72	D 63

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

energy saving trust

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	15,950.38	N/A	N/A	N/A
Water heating (kWh per year)	4,282.3			

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

This dwelling has stone walls and may be exposed to wind driven rain and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Michael Churm
Assessor membership number:	EES/019285
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	11 Buccleuch Street Dumfries DG1 2AT
Phone number:	01387 254318
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Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
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